

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on May 14, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Floyd Anthony Hayes Jr.
aka Floyd A. Haye, aka Hayes Floyd Anthony Jr.
4772 Bell Road
Powhatan, VA 23139

Trisha Taylor Hayes
aka Trisha A. Taylor, aka Trisha Taylor Hayes, aka
Tay Trisha Hayes
4772 Bell Road
Powhatan, VA 23139

Case Number: 13-32676-DOT
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-9334
xxx-xx-1131

Attorney for Debtor(s) (name and address):

Patrick Thomas Keith
Boleman Law Firm, PC
P.O. Box 11588
Richmond, VA 23230-1588
Telephone number: 804-358-9900

Bankruptcy Trustee (name and address):

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **June 27, 2013**

Time: **11:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **September 25, 2013**

For a governmental unit: **November 12, 2013**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: August 26, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **July 24, 2013**

Time: **11:10 AM**

Location: **Judge Tice – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: May 15, 2013

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Floyd Anthony Hayes, Jr.
 Trisha Taylor Hayes
 Debtors

Case No. 13-32676-DOT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: ramirez-l
 Form ID: B9I

Page 1 of 3
 Total Noticed: 55

Date Rcvd: May 15, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2013.

db/jdb +Floyd Anthony Hayes, Jr., Trisha Taylor Hayes, 4772 Bell Road, Powhatan, VA 23139-4703
 11792573 AmeriMark, P.O. Box 2845, Monroe, WI 53566-8045
 11792574 +BCC Financial Mgt Svcs Inc., Re: St. Francis, 3230 W. Commercial Blvd, Ste 2,
 Fort Lauderdale, FL 33309-3400
 11792575 +Black Expressions Book Club, Re: Bankruptcy, 1225 South Market St.,
 Mechanicsburg, PA 17055-4724
 11792576 +Bon Secours Richmond Health Sy, RE: Bankruptcy, P.O. Box 28538, Richmond, VA 23228-8538
 11792577 Bon Secours St. Francis, Attn: Bankruptcy, PO Box 28538, Richmond, VA 23228-8538
 11792581 #+Credit Adjustment Board, Re: Richmond Emergency Phys., 306 East Grace Street,
 Richmond, VA 23219-1718
 11792583 +David D. Dickerson & Assoc., 115 S. Lynnhaven Road, Suite 100,
 Virginia Beach, VA 23452-7422
 11792584 +Estelle Hicks, 6504 Armfield Road, Richmond, VA 23225-7659
 11792585 FCNB/Newport News, P.O. Box 182273, Columbus, OH 43218-2273
 11792586 +Horizon Financial Management, 8585 S. Broadway, Suite 880, Merrillville, IN 46410-5661
 11792591 MCV Physicians Billing Office, RE: Bankruptcy, PO Box 91747, Richmond, VA 23291-1747
 11792597 +MRC Receivables Corp., 16 McLeland Road, Saint Cloud, MN 56303-2198
 11792590 +Mallard Cove Apartments, RE: Bankruptcy, 4123 Mallard Landing Circle,
 Midlothian, VA 23112-3380
 11792592 Mercantile, Re: FCNB/Newport News, PO Box 9016, Williamsville, NY 14231-9016
 11792594 Midnight Velvet, Attn: Bankruptcy Department, 1112 7th Avenue, Monroe, WI 53566-1364
 11792596 +Monument Pathologists, Attn: Bankruptcy Dept., PO Box 35781, Richmond, VA 23235-0781
 11792598 OrthoVirginia, P.O. Box 35725, Richmond, VA 23235-0725
 11792599 +Powhatan County, Post Office Box 87, Powhatan, VA 23139-0087
 11792601 Powhatan Medical Associates, P.O. Box 843356, Boston, MA 02284-3356
 11792603 +Quest Diagnostics, Inc., Bankruptcy, 3 Giralda Farms, Madison, NJ 07940-1027
 11792604 Richmond Emergency Physicians, PO Box 79013, Baltimore, MD 21279-0013
 11792606 Sallie Mae, Re: Bankruptcy, 300 Continental Dr. #1S, Newark, DE 19713-4339
 11792607 Shop Now Pay Plan, P.O. Box 2852, Monroe, WI 53566-8052
 11792608 Spinella, Owings & Shaia, Re:, 8550 Mayland Drive, Richmond, VA 23294-4704
 11792609 +St. Francis Medical Center, 13710 St. Francis Boulevard, Midlothian, VA 23114-3267
 11792610 +Stern & Associates, 415 N Edgeworth St Ste 2, Greensboro, NC 27401-2071
 11792612 +UCB, RE: Professional Emergency Ca, 5620 Southwyck Blvd., # 206, Toledo, OH 43614-1501
 11794106 +US Attorney, 600 E Main St, 18th Flr, Richmond, VA 23219-2430
 11792614 UVA Physicians Group, P.O. Box 9007, Charlottesville, VA 22906-9007
 11792613 +United Property Associates, 525 S. Independence Blvd, Ste 200,
 Virginia Beach, VA 23452-1189
 11792615 +VCU Health System, PO Box 980462, Richmond, VA 23298-0462
 11792618 +Virginia Dept of Taxation, P.O. Box 2156, Richmond, VA 23218-2156
 11792619 +Virginia Employment Commission, Re: Bankruptcy, P.O. Box 26971, Richmond, VA 23261-6971
 11792620 Virginia Urology, Re: Bankruptcy, P.O. Box 79437, Baltimore, MD 21279-0437
 11792621 Wachovia Bank, 501 Bleecker Street, Utica, NY 13501-2498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@bolemanlaw.com May 16 2013 06:19:40 Patrick Thomas Keith,
 Boleman Law Firm, PC, P.O. Box 11588, Richmond, VA 23230-1588
 tr +E-mail/Text: station01@richchap13.com May 16 2013 07:01:20 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 11792572 +EDI: RMCB.COM May 16 2013 08:03:00 AMCA, 4 Westchester Plaza, Suite 110,
 Elmsford, NY 10523-1615
 11792578 +EDI: CAPITALONE.COM May 16 2013 08:03:00 Capital One/Best Buy, P.O. Box 5253,
 Att'n: Bankruptcy, Carol Stream, IL 60197-5253
 11792579 EDI: CAUT.COM May 16 2013 08:03:00 Chase Auto Finance, Attn: Bankruptcy Dept.,
 P.O. Box 901076, Fort Worth, TX 76101-2076
 11792580 +EDI: CAUT.COM May 16 2013 08:03:00 Chase Auto Finance, Attn: Bankruptcy Dept.,
 201 N. Central Avenue 11th Fl, Phoenix, AZ 85004-1071
 11792582 EDI: CCS.COM May 16 2013 08:08:00 Credit Collection Services, Re: Wachovia, PO Box 9135,
 Needham Heights, MA 02494-9135
 11792587 EDI: IRS.COM May 16 2013 08:03:00 Internal Revenue Service, 400 N. 8th St., Box 76,
 Stop Room 898, Richmond, VA 23219-0000
 11792589 EDI: IRS.COM May 16 2013 08:03:00 Internal Revenue Service, Proceedings & Insolvencies,
 P.O. Box 21126, Philadelphia, PA 19114-0326
 11792588 EDI: IRS.COM May 16 2013 08:03:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 11792593 +EDI: MID8.COM May 16 2013 08:03:00 Midland Credit Management Inc., 8875 Aero Drive,
 Suite 200, San Diego, CA 92123-2255
 11792595 +E-mail/Text: mmrgbk@miramedrg.com May 16 2013 07:06:47 Miramed Revenue Group,
 Re: Bon Secours Richmond Healt, 991 Oak Creek Drive, Lombard, IL 60148-6408
 11792571 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov May 16 2013 07:02:24 Office of the US Trustee,
 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885
 11792602 +E-mail/Text: pcm@netmdbusiness.com May 16 2013 07:01:12 Professional Emer Care,
 2987 Momentum Place, Chicago, IL 60689-5329

District/off: 0422-7

User: ramirez-1
Form ID: B9I

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Total Noticed: 55

Date Rcvd: May 15, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11792605 +EDI: PHINRJMA.COM May 16 2013 08:03:00 RJM Acquisitions, Re: Black Expressions,
575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
11792611 EDI: CAUT.COM May 16 2013 08:03:00 Subaru Motors Finance, P.O. Box 901076,
Fort Worth, TX 76101-2076
11792616 +EDI: AFNIVERIZONE.COM May 16 2013 08:03:00 Verizon, PO Box 3037,
Bloomington, IL 61702-3037
11792617 +EDI: AFNIVZWIRE.COM May 16 2013 08:03:00 Verizon Wireless, Bankruptcy Dept., PO Box 3397,
Bloomington, IL 61702-3397
11792622 EDI: WFFC.COM May 16 2013 08:03:00 Wells Fargo Education Fin. Svc, PO Box 5185,
Sioux Falls, SD 57117-5185

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11792600* +Powhatan County, PO Box 87, Powhatan, VA 23139-0087

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

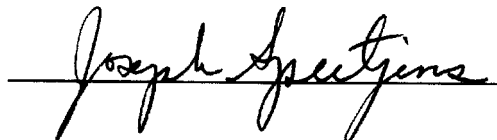
Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2013

Signature:



District/off: 0422-7

User: ramirez-1
Form ID: B9I

Page 3 of 3
Total Noticed: 55

Date Rcvd: May 15, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2013 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om

Patrick Thomas Keith on behalf of Debtor Floyd Anthony Hayes, Jr. ecf@bolemanlaw.com,
ecfbackup@bolemanlaw.com

Patrick Thomas Keith on behalf of Joint Debtor Trisha Taylor Hayes ecf@bolemanlaw.com,
ecfbackup@bolemanlaw.com

TOTAL: 3